

Information to identify the case:

Debtor 1	<u>Jose Barrios</u>	Social Security number or ITIN	xxx-xx-6512
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-29109-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jose Barrios

1/10/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Jose Barrios
DebtorCase No. 19-29109-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 27

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db +Jose Barrios, 16 Cooper Street, Manville, NJ 08835-2423
 pp +Doris Bohorquez, 647 Bound Brook Road, Suite 2-A, Middlesex, NJ 08846-2188
 518502348 +AT T Mobility, P.O. Box 3097, Bloomington, IL 61702-3097
 518502350 CBA Collection Bureau of, America, 25954 Eden Landing Road First Floor,
 Hayward, CA 94545-3816
 518502353 +DS Services of America Inc, 200 Eagles Landing Boulevard, Lakeland, FL 33810-3058
 518502355 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 518502356 +Gastromed Healthcare PA, 25 Monroe Street, Bridgewater, NJ 08807-3043
 518502357 New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331
 518502358 +Optimun, 1111 Stewart Ave., Bethpage, NY 11714-3533
 518502359 P.S.E & G Public Service, Po Box 14444, New Brunswick, NJ 08906-4444
 518502361 Remex Revenue Management, Excellence, 307 Wall Street, Princeton, NJ 08540-1515
 518502362 +Rubin & Rothman, LLC, 1787 Veterans Highway Suite 32, Islandia, NY 11749-1500
 518502363 Sa-Vit Collection Agent, 46 W Ferris St, E Brunswick, NJ 08816-2159
 518502364 Sprint, P.O. Box 491, Carol Stream, IL 60197
 518502368 +University Radiology Group, PC, P.O. Box 1075, East Brunswick, NJ 08816-1075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2020 00:31:55 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 11 2020 00:31:51 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518502349 EDI: CAPITALONE.COM Jan 11 2020 04:58:00 Capital One Bank (USA N.A., Po Box 71083,
 Charlotte, NC 28272-1083
 518502351 +E-mail/Text: ering@cbhv.com Jan 11 2020 00:31:47 Collection Bureau Hudson, Valley,
 155 N Plank Rd, Newburgh, NY 12550-1748
 518502352 +EDI: CONVERGENT.COM Jan 11 2020 04:58:00 Convergent Outsourcing, 800 SW 39th St,
 Renton, WA 98057-4927
 518502354 +E-mail/Text: bknotice@ercbpo.com Jan 11 2020 00:32:01 Enhanced Recovery Company,
 P.O. Box 57547, Jacksonville, FL 32241-7547
 518502360 EDI: PRA.COM Jan 11 2020 04:58:00 Porfolio Recovery, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502-4952
 518502365 +EDI: RMSC.COM Jan 11 2020 04:58:00 SYNCEB/JC Penneys, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 518502366 EDI: AISTMBL.COM Jan 11 2020 04:53:00 T-Mobile Bankruptcy Team, P. O. Box 53410,
 Bellevue, WA 98015-3410
 518502367 EDI: TFSR.COM Jan 11 2020 04:58:00 Toyota Financial Services, P.O. Box 8026,
 Cedar Rapids, IA 52409-8026
 518502369 +EDI: VERIZONCOMB.COM Jan 11 2020 04:53:00 Verizon Wireless, PO Box 660108,
 Dallas, TX 75266-0108
 518502370 +EDI: VERIZONCOMB.COM Jan 11 2020 04:53:00 Verizon Wireless Bankruptcy, Administration,
 500 Technology Drive Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
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Date Rcvd: Jan 10, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org,
atkinson@remote7solutions.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4